

Information to identify the case:

Debtor 1

Caleb Dalles Oberg

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6073

EIN --

Debtor 2

Anastasia Carla Oberg

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1644

EIN --

(Spouse, if filing)

United States Bankruptcy Court District of Minnesota

Case number: 24-31320

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Caleb Dalles Oberg

Anastasia Carla Oberg

By the court: William J Fisher
United States Bankruptcy Judge8/20/24**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Minnesota

In re:
Caleb Dalles Oberg
Anastasia Carla Oberg
Debtors

Case No. 24-31320-WJF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-3
Date Rcvd: Aug 21, 2024

User: admin
Form ID: mnbb318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	Caleb Dalles Oberg, Anastasia Carla Oberg, 15371 Foliage Ave, Apple Valley, MN 55124-5921
63172569	American Partners Federal Credit Union, 175 W Lafayette Rd, Saint Paul, MN 55107-1420
63172567	+ Jeremiah Joseph Dunbar, 12100 Marion LN W, Minnetonka, MN 55305-1373
63172576	The Remedy, 7300 147th St W Ste 404, Apple Valley, MN 55124-7580

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ EDI: MINNDEPREV.COM	Aug 22 2024 01:11:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpreion12.mn.ecf@usdoj.gov	Aug 21 2024 21:14:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Aug 21 2024 21:14:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
63172568	Email/Text: solutionsbankruptcy@affinityplus.org	Aug 21 2024 21:15:00	Affinity Plus Federal Credit Union, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
63172571	EDI: CITICORP	Aug 22 2024 01:11:00	CBNA, Po Box 6497, Sioux Falls, SD 57117-6497
63172570	+ EDI: CAPITALONE.COM	Aug 22 2024 01:11:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
63172572	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 21 2024 21:14:00	Dept of Ed/Nelnet, PO Box 82561, Lincoln, NE 68501-2561
63172573	EDI: JPMORGANCHASE	Aug 22 2024 01:11:00	JP Morgan Chase, PO Box 15369, Wilmington, DE 19850
63172574	Email/Text: customerservice.us@klarna.com	Aug 21 2024 21:14:00	Klarna, 629 N High St Fl 300, Columbus, OH 43215-2929
63172575	+ Email/Text: rcmbankruptcyntices@allina.com	Aug 21 2024 21:15:00	Mercy Hospital, 4050 Coon Rapids Blvd NW, Minneapolis, MN 55433-2522
63172577	+ Email/Text: ustpreion12.mn.ecf@usdoj.gov	Aug 21 2024 21:14:00	United States Trustee, 300 S 4th St Ste 1015, Minneapolis, MN 55415-3070
63172578	Email/Text: curtwalkerbky@gmail.com	Aug 21 2024 21:14:00	Walker and Walker Law Offices, 4356 Nicollet Ave, Minneapolis, MN 55409-2033
63172579	+ Email/Text: bankruptcyntice@westlakefinancial.com	Aug 21 2024 21:14:00	Westlake Financial Services, P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2024 at the address(es) listed below:

Name	Email Address
Andrew C. Walker	on behalf of Debtor 2 Anastasia Carla Oberg curtwalkerbky@gmail.com WalkerWalkerLawOfficesPLLC@jubileebk.net
Andrew C. Walker	on behalf of Debtor 1 Caleb Dalles Oberg curtwalkerbky@gmail.com WalkerWalkerLawOfficesPLLC@jubileebk.net
Mary Jo A Jensen-Carter	trustee1@buckleyjensen.com trustee@buckleyjensen.comcastbiz.net;MN01@ecfcbis.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov

TOTAL: 4